12/16/09 10:43:31
DK T BK 3,115 PG 226
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

1/04/10 8:46:56
DK T BK 3,120 PG 238
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:	Return to:
Shapiro & Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 08-101585	Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX9167

Index: Lot 661, Sec. K, Parcels 6 & 8, Central Park Neighborhood, Sec. 20, T-1-S, R-7-W, Desoto Co/MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on November 30, 2006, Lloyd Hampton and Natalie * , Joint Tenants with right of survivorship, executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,619 at Page 760, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows: *Spencer

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, EverBank pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, EverBank, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

1846 Clairmont Drive, Southaven, MS

3

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 9 day of Dec, 2009.

EverBank

By: Liquenda Allotey
Its: Assistant Vice President

STATE OF Minnesota
COUNTY OF Dakota

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 9 day of Dec, 2009, the within named Liquenda Allotey who acknowledged that (s)he is Assistant Vice President of EverBank, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

Notary Public

My commission expires: 1/31/12

08-101585

SHOUA MOUA
NOTARY PUBLIC - MINNESOTA
MY COMMISSION
EXPIRES JAN. 31, 2012

1846 Clairmont Drive, Southaven, MS

Exhibit A

Lot 661, Section K, Parcels 6 & 8, Central Park Neighborhood, Situated in Section 20, Township 1 South, Range 7 West, Desoto County, Mississippi, as per thereof recorded in Plat Book 100, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

1846 Clairmont Drive, Southaven, MS